

Certificate Number: 05781-PAE-DE-037161827

Bankruptcy Case Number: 23-10242



05781-PAE-DE-037161827

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2023, at 10:51 o'clock AM PST, Patricia Hayes completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President